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FRANK L. HOOGS.....MANAGER.  
SATURDAY.....OCTOBER 6, 1906

**Planting  
In Cuba**

A situation full of gloom for the sugar men of Cuba is described in the review of the situation on that island by the American Sugar Industry and Beet Sugar Gazette. From statements and comments of that journal's Havana correspondent would appear that there is little hope for the sugar men even to maintain their position, far less to gain by the revolution, except in the seemingly very unlikely event of complete annexation. Orders for new machinery for the sugar mills were stopped by cable when the revolution grew to large proportions, and machinery already arrived was put in storage, instead of being installed. It is held to await a time when there can be some definite assurance that Cuba will not again experience a reign of fire and sword. The planters remember the revolutions which kept Spain busy so many years and they will take no chance of leaving valuable property to be destroyed by either side in the contest.

These views were expressed before intervention came, but intervention leaves them still of much force. The United States, by keeping an overwhelming force of troops on the island, can of course make any organized warfare impossible. But for a generation Cuba continued war against Spain when organized warfare was almost equally out of the question. And the guerilla fighting is just as disastrous to industry as the other. It takes nearly all the laborers who might be productively employed, and of course it scares capital away almost altogether.

At present the United States is in possession and disarmament of the fighting Cubans appears to have been practically accomplished. But it is perfectly apparent that the disarmament is only due to the fact that the United States was ready to land forces sufficient to suppress both sides. As long as this is the only thing that prevents fighting, the development of industry is impossible, and there is every reason to believe that as soon as it ceases to be the controlling factor fighting will be quickly in prospect again.

The present generation of Cubans was literally raised in an atmosphere of war. Only as long as Uncle Sam polices the island can peace be assured.

The result of this view seems to be that it must be complete annexation or stagnation in Cuba, and it is easy to see that annexation is to be strenuously opposed. Under the existing circumstances, the United States will find it hard to annex Cuba while in military possession and still "save her face," as the orientals put it.

**Progress In  
San Francisco**

One of the most interesting documents in connection with the question of whether San Francisco will be able to rehabilitate herself and if so how long it will take her to do it, is a recent circular prepared and sent out by Z. S. Eldredge, President of the National Bank of the Pacific. The circular is an analysis from the stand point of bank clearances and the general evidence furnished by the banking situation.

In the course of this circular Mr. Eldredge says:  
"Twice within the past four weeks San Francisco has occupied the sixth place on the clearing house record of the United States, having exceeded the volume of clearings of the city of Pittsburgh for the week ending August 18th and that ending September 8th."

"Following is the business at the clearing house for the past five months compared with those of the corresponding months last year:

April 1906.....\$107,847,501.87	April 1905.....\$148,828,672.14
May 1906.....50,620,020.87	May 1905.....146,281,510.91
June 1906.....132,605,554.48	June 1905.....148,980,164.44
July 1906.....163,268,204.46	July 1905.....147,706,958.26
Aug. 1906.....188,465,690.49	Aug. 1905.....162,138,490.17

"This is the story of business conditions in San Francisco. It may be said that the large clearings are due to the great amounts paid by insurance companies for losses in the city. That the insurance payments have an influence on the clearings is undoubted, but the question is, how much? The great volume of insurance payments have been made by draft on the home office of the companies, or on New York. These are remitted direct by the banks receiving them, and while the records of the California Promotion Committee show 711 permanent buildings under construction, most of them are still in the debris-clearing stage, and active building operations can hardly be said to have yet begun. The money is therefore still in the banks, and a statement of the national banks to the comptroller of the currency under date of September 4th, shows an increase of individual deposits of \$9,428,000 over the last call of June 18th. Allowing the same ratio of increase to the State banks, the total increase would be about \$28,000,000. A great part of the money has thus remained in the banks awaiting active building operations, and it was estimated that San Francisco banks had invested \$30,000,000 in time paper in New York.

"The Insurance companies had at risk in the burned district of San Francisco something like \$250,000,000. An allowance of 10 per cent salvage on this amount—a very liberal estimate—would leave the companies liable for \$225,000,000. Some companies pay in full, others not at all; but most companies pay something. Conservative and well-informed men have estimated the 70 per cent of the insurance money would be paid, say \$155,000,000. About \$100,000,000 of this has been paid.

"The following financial history may be of interest: The fire which swept the city on those fateful April days put its hot seal on every bank vault. Warned by the bankers of Baltimore that it would be unsafe to open the vaults under three weeks from the date of the fire, a meeting of the San Francisco Clearing House Association was called for April 23rd, to devise ways and means to relieve the distressed people who had lost homes, business and all, and had not money to buy the commonest necessities of life. For a few days following the fire all stores and stocks of provisions were held by the military, but in a week the martial grip was loosened, and those who had money could buy what little there was to sell. At this first meeting of the Clearing House, a measure was adopted for the relief of the depositors of the bank, which, when worked out, provided for the establishment of a union bank at the United States Mint, under permission of the secretary of the treasury, to which could be transferred from New York through the sub-treasury such sums as might be required. Each bank looked after its own depositors, and was permitted to advance to him such sums as might be necessary up to a total of \$500 in each case.

"The scheme worked well. The manager of the Clearing House bank, as it was called, opened a set of books, and credited each of the seventeen members with its deposit. The officers of each bank signed across the face of the depositors' checks a request to the clearing

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house bank to pay, and the checks so endorsed were charged to the bank. It must be remembered that the books of most of the banks were in the hot vaults, along with the money, and hence the limitation of withdrawals which all banks were bound to observe. The clearing house met daily, and soon the measure of relief was expanded to meet pressing business necessities. At last, May 23rd was set for reopening for business without limit, and the banks prepared to leave their temporary quarters in various residences and re-establish themselves in their old locations, erecting temporary structures within the walls and upon the sites of their former buildings. Bank vaults were opened, and in most cases their contents were found uninjured."

When Pop Spitzer heard that Stephen Umauma was making political speeches again, he immediately asked how he was dressed.

If the band doesn't come home pretty soon, the band boys will be cabling for money to buy overcoats and fur earlaps for their straw hats.

Fernandez was appointed a member of the Board of Health as a Democrat. As he has adjured the Democratic party, wouldn't it be in good taste for him to resign from the Board of Health?

If C. Afong left no will, there can't be a will contest anyway. It might be

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Interesting to know whether will contests in the Chinese fare as well as they do in American courts.

Well there's this to be said; if the police force spends all its time doing politics, it must be somebody else that is doing the thieving and robbery.

It seems as though a good many of the Oahu candidates were holding on to that twenty-five dollars just as long as they could.

## TOPICS IN BRIEF.

A Persian parliament suggests Aladdin's lamp fitted with an electric bulb. —New York Tribune.

It is still an open question whether Cuba is fit for either self-government or annexation.—Butte Inter-Mountain.

Iceland can now communicate with by cable. But why should any one want to do it?—Cleveland Leader.

The czar is missing an opportunity by not going in for the government ownership of bombs.—Toledo Blade.

Mr. Bryan is not altogether gratified with his description as the "world's greatest private citizen." There is a suggestion of permanency about it.—Milwaukee Sentinel.

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Of course those who object to having Chinamen employed to dig the Panama canal are at liberty to enlist for the job themselves.—Kansas City Times

## Cash Registers

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